FORM NO.1 CAPITAL ADEQUACY TABLE - 15th July 2013 (31st Ashadh 2070)

NPR In '000

		2070 Ashadh End
1.1 RISK WEIGHTED EXPOSURES		**48,357,866**
a.	Risk Weighted Exposure for Credit Risk - Form No. 2	44,793,263
b.	Risk Weighted Exposure for Operational Risk -Form No.5	3,365,355
c.	Risk Weighted Exposure for Market Risk	199,249
Adjustments under Pillar II		
	Add: 2% of the total RWE due to non Compliance to Disclosure (Requirement (6.4 a 10)	967,157
	Add: 2% of Gross Income (Capital Charge) of immidiate previous financial year * 10	521,959
	Add: …% of the total deposit due to insufficient liquid Assets (6.4 a 6)	-
Total Risk Weighted Exposures (After Adjustment under Pillar II)		**49,846,983**
1.2 CAPITAL		
Core Capital (Tier 1)		**5,448,752**
a	Paid up Equity Share Capital	1,601,126
b	Proposed Bonus Equity Shares	-
c	Share Premium	18,555
d	Irredeemable Non- cumulative preference shares	
e	Statutory General Reserves	1,315,791
f	Retained Earnings	1,528,569
g	Reserve for Deferred Tax	99,453
h	Un-audited current year cumulative profit	-
i	Debenture Redemption Reserve	346,885
j	Capital Adjustment Reserve	367,147
k	Capital Redemption Reserve	140,000
l	Other Free Reserve	31,226
m	Less: Goodwill	-
n	Less: Miscellaneous Expenditure not written off	-
o	Less: Investment in Equity in licensed Financial Institutions	-
p	Less: Investment in Equity of Institutions with vested interests	-
q	Less: Investment in Equity of institutions with excess of limits	-
r	Less: Investments arising out of underwriting commitments	-
s	Less: Reciprocal crossholdings	-
t	Less: Other Deductions	-
Adjustments under Pillar II		
	Less: Shortfall in Provision (6.4 a 1)	
	Less: Loans and Facilities extended to Related Parties and Restricted lending (6.4 a 2)	
Supplementary Capital (Tier 2)		**1,137,920**
a	Cumulative and/or Redeemable Preference Share	160,000
b	Subordinated Term Debt	421,960
c	Hybrid Capital Instruments	
d	General Loan Loss provision	439,216
e	Investment Adjustment Reserve	3,476
f	Assets Revaluation Reserve	
g	Exchange Equalization Reserve	24,607
h	Additional Loan Loss Provision	88,661
i	Other Reserves	-
Total Capital Fund (Tier I and II)		**6,586,672**
1.3 CAPITAL ADEQUACY RATIOS		
	Tier 1 Capital to Risk Weighted Exposures	10.93%
	Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures	13.21%